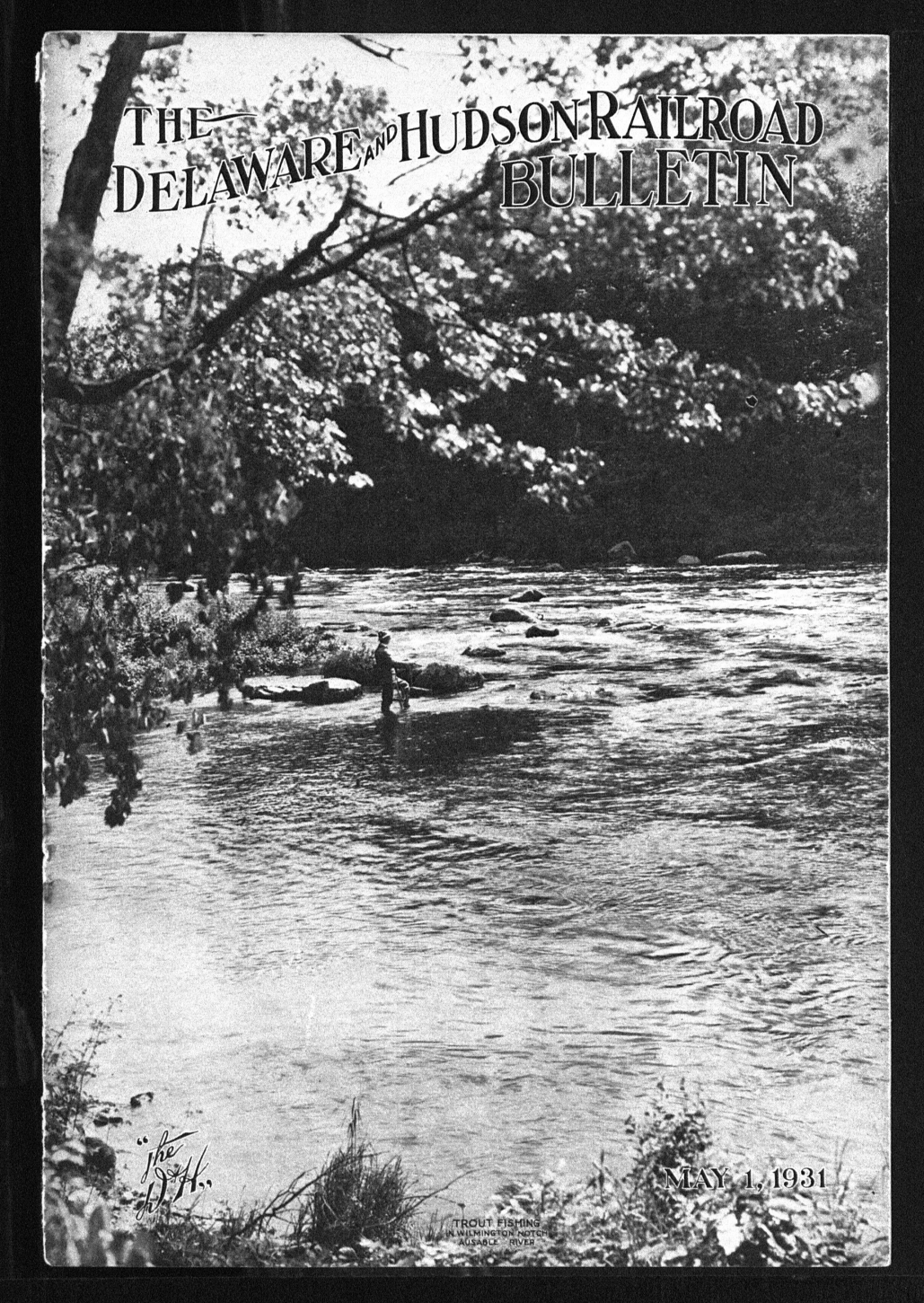


THE DELAWARE AND HUDSON RAILROAD BULLETIN



*The
D. & H.*

MAY 1, 1931

TROUT FISHING
IN WILMINGTON, NOTED
AUGUST 2, 1928

To My Mother

By P. N. S.



*She knew full well she must risk death,
To give me life on earth;
She faced eternity herself,
The day she gave me birth:—
Her's was that mother-love which forms
A near-immortal span
Between a kind and gracious God,
Through her and babe, to man.*

*Yet, in His all-embracing love,
He chose at once to spare
Both her and child, that she might rear
Me with a mother's care.
Through years as infant, child, and youth,
She taught me day by day
To shun the pitfalls of the world
And seek the Master's way.*

*My head is bowed to her whose hair
Is now fast turning gray;
I hope that, in His mercy, God
Will let her see the day
When I can clasp that gentle hand
And, with my conscience free,
Tell her that I am all that she
Would like to have me be.*

**Mother's Day,
Sunday, May 10, 1931**



Whitehall Tunnel Closed in Winter

This Was Done Annually in the Sixties, Says Mr. Gibbs

WHO can remember the time when the entrances to the Whitehall tunnel were boarded up for several months annually because no trains operated north of that point in winter? What reader recalls the origin of the expression to the effect that a portion of our present Champlain Division is "the most solid stretch of railroad on earth" because its line is cut through, and track laid on, solid rock? Or what employee witnessed the construction of any part of the first rail line north of Whitehall which, together with other lines already built, eventually connected Wilkes-Barre and Montreal?

The plausibility of some of these statements may at first be questioned by those young in Delaware and Hudson service; nevertheless, they are taken from the experience of retired conductor FREDERICK J. GIBBS who, in 53 years with our company, became known to patrons and fellow employees as one of the neatest and most efficient passenger conductors on the system.

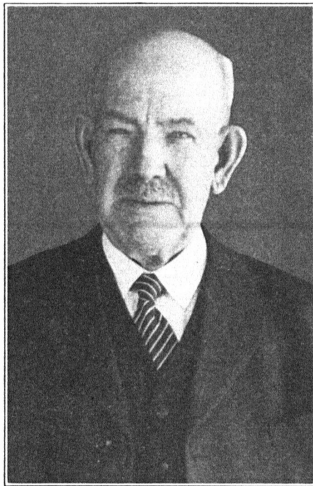
Like many other youths of his day, FREDERICK was early attracted to railroad work; he was content with other employment only until he was old enough to enter the train service. Upon com-

pleting his schooling he worked for a short time in Holland Hoyt's sash and blind factory, located adjacent to the old Champlain Canal at Whitehall, and, although at that time the preparation and manufacture of lumber and its products was one of

the most promising industries in Northern New York State, he was ever watchful for an opportunity to enter the employ of the Rensselaer and Saratoga Railroad, now our Saratoga Division.

While the railroad then terminated at Whitehall, the tunnel, now doomed to abandonment by grade crossing elimination plans, was already in use to permit the interchange of rail and water shipments at the terminal just north of the village. When the boats ceased to operate on Lake Champlain in winter, the tunnel was boarded up, to be reopened when navigation was resumed the following spring.

Another railroad project was even then in course of construction. Following the west side of Lake Champlain, it was intended to eventually connect Montreal and Albany via the Rensselaer and Saratoga. In the vicinity of Willsboro, the track literally winds along the edge of a perpendicular cliff along the lake shore, at one point piercing the solid rock through a tunnel 600 feet long, 90



FREDERICK J. GIBBS

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feet above the lake which at that point is from 50 to 192 feet deep. Here the builders were forced to overcome such tremendous natural handicaps that, by the time it was completed, this particular section of track had gained the reputation of being the "most solid stretch of railroad on earth."

These and many other remarkable facts, which are written into the story of The Delaware and Hudson Railroad's development, MR. GIBBS knows to be true from boyhood recollection. At the age of seventeen, he made application for employment to Joseph Zimmerman who, as Agent and Yardmaster, then engaged all Transportation Department employees at Whitehall. Shortly thereafter, in 1877, FRED entered the service as a flagman on a pusher engine operating between Whitehall and Rutland.

The "R. and W." engines were all wood burners then, capable of hauling only 23 ten-to-twelve ton cars over "the branch." Their fuel, various hard woods, beech, birch, etc., was cut from the virgin forests and hauled to terminals where it was prepared for use. So long as the logs were small enough in diameter to go through a firebox door, they were cut into two-foot lengths and stored in the yards and at convenient points along the line, the latter provision being made to restock the tenders' supply when necessary while trains were en route.

"The fireman had a white-collar job then," says MR. GIBBS, "he wore much the same clothing as an office worker does now. Why, in summer he came to work wearing a white shirt, tie, collar, and with his shoes shined like patent leather! But why shouldn't he? There were no cinders or smoke to get him dirty; he just had to wear gloves to protect his hands while 'coaling' the fire. That wood certainly made a hot fire in those little engines, too!" The lack of soot and smoke is probably one reason why the crew could keep the brass bands, bell, and other fixtures on the engine shined so brightly that, as old-time railroaders will vow, "you could use them for a mirror."

MR. GIBBS' employment in freight service was short-lived, however, for he soon developed a liking for passenger train work which resulted in his spending most of the next fifty years on passenger runs. As extra or regular passenger conductor, he covered every mile of Delaware and Hudson track north of Albany and Schenectady at one time or other. Railroad excursions were once so popular that there were regularly assigned crews covering nothing but these trains.

In 1900 MR. GIBBS, obtained his first regular passenger run, making the trip from Whitehall to Albany and return daily, a position which he held

for ten years; later he had an Albany-Rouses Point run for seven years. For six years prior to his retirement on June 1, 1930, he headed the crew of the train operating between Whitehall and Lake George.

In the half century preceding his retirement MR. GIBBS saw a great change in Delaware and Hudson passenger equipment. His earliest passenger train experience was gained on wooden, stove-heated, hand-braked coaches; at dusk, wax candles, distributed in holders throughout the coach, were lighted. Step by step improvements were made, adding part and later all-steel equipment; oil, gas, and finally electric lights; steam heat; and sleeping-, parlor-, club-, and dining-car service.

Since his retirement MR. and MRS. GIBBS have continued to reside in their Main Street, Whitehall, home.

Odds and Ends

The best place I know for a young man to succeed is where he is, by better using what he has.
—Charles M. Schwab.

Iron mining was an important industry in Sweden at least 200 years before Columbus discovered America.

Do not have such an opinion of things as he who does thee wrong, or such as he wishes thee to have, but look at them as they are in truth.—
Marcus Aurelius.

A perfect violin, made by a Peterborough, England, artist, is four inches long, weighs a quarter of an ounce, and has ninety-nine separate parts.

Next to knowing when to seize an opportunity, the most important thing in life is to know when to forego an advantage.

—Disraeli.

It is estimated that there are more than 10,000 mineral springs in the United States, of which nearly 1000 have produced waters in commercial quantities.

Some one has spoken ill of me. It matters not; I will endeavor so to live that nobody will believe it.—Plato.

Taken all together, the British empire embraces about one-fourth of the land area of the earth and comprises about one-fourth of the world's population.

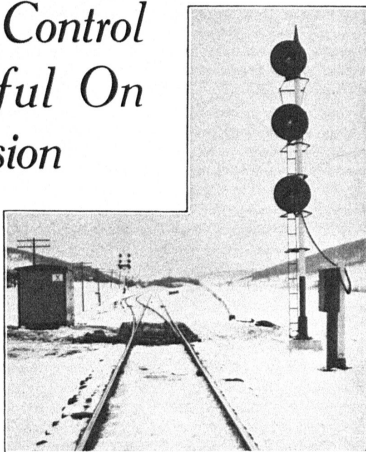
Centralized Traffic Control Operation Successful On Pennsylvania Division

*Pioneer Installation of G. R. S. 3-Wire
System and New Type of Control
Machine at Windsor Station*

THE installation of centralized traffic control on 12.5 miles of the Delaware and Hudson's Pennsylvania Division, between Lanesboro, Pa., and Center Village, N. Y., marks the most recent application of the latest development in the science of railway signalling to our lines.

Just as the size of the neck of a bottle governs the flow from it, a short stretch of single track on the side of the mountain limited the flow of traffic on this busy division. As a means of increasing track capacity a section of double track was constructed, some time ago, near the center of the distance, but still leaving over three and one-half miles of "single iron" at the south end and about three miles more at the north end. Near the center of this double-tracked section a crossover was provided to permit fast freights to run around slower trains. As the crossover switches were hand-thrown, and it was not feasible to provide a switchman to handle them, such a movement occasioned so much delay, due to stopping trains on the grade, that the "run around" was seldom used.

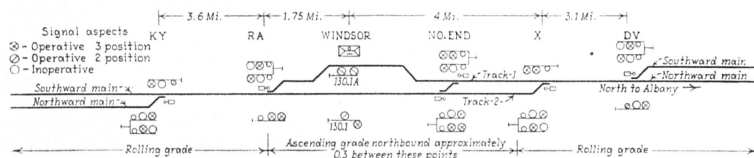
Train dispatching under the old system involved the stationing of operators at the four ends of the double-tracked sections, which, because of the telegraphic call letters assigned to them, are known respectively as DV, X, RA, and KY, from north to south.



Southbound Signal at "X"

Mechanical interlocking machines operated switches and signals at each of the four towers, telegraph and telephone communication being provided between the different operators. Train movements were handled in this territory by a form of manual block, without written train orders, except that movements against the current of traffic in the double track between X and RA were handled by train orders. This further added to the difficulties of making such movements so that the crossover at North End became practically useless.

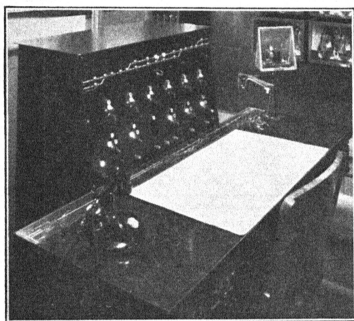
Several means of overcoming the difficulty were considered, the final solution being the adoption of centralized traffic control in the office at Windsor. Seated at his desk here the operator now controls all switches and signals at the four towers previously mentioned, as well as at the crossover at North End. Under the new system trains operate between DV and KY by signal indication only.



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written train orders being no longer required. Trains may thus be operated in either direction on both tracks between X and RA. A longer crossover has been installed at North End to allow higher speed operation at this point than was previously permissible.

One of the most remarkable features of the system is that only three wires, which extend north and south from Windsor station, are required to operate all the switches and signals at the various points. This is the first installation of the General Railway Signal Company's recently developed three-wire system.



New Type Control Machine

The control machine, on which small knobs, similar to those on a radio receiver, replace the usual lever-type switches, is also the pioneer of its kind to be placed in service. Beneath the illuminated track diagram, a row of signal levers is located, and beneath it are the levers for operating the various signals.

The signal and switch levers for each switch layout are in vertical rows directly under the location of that particular switch in the illuminated diagram. This shows plainly in the photograph of the control machine. Turning the knob 90 degrees, or a quarter turn, throws the switches from "Normal" to "Reverse" position or vice versa. A small illuminated letter (N or R) just above the switch lever indicates the position of the switch at all times.

Similar lights above each signal lever show whether the signal is set to give a "Stop" or "Proceed" indication to an approaching train. After a train passes a signal it assumes the "Stop" position automatically, remaining thus until re-set by the operator. The control of the switches is

interlocked with that of the signals so that the signal lever must be in the normal position and the signal at "Stop" before a switch can be thrown.

As trains arrive at DV and KY they are reported to the dispatcher for further handling. For convenience in maintenance as well as operation a telephone circuit connects the operator at Windsor with phones located in sheet metal houses near each switch. Additional phone connections with adjacent points to the north and south enable the operator to secure information concerning approaching trains. In addition to this, a telegraphic connection is maintained with the dispatcher at Carbondale, 56 miles distant.

The signals conform to the Delaware and Hudson standard for absolute interlocking home signals, three units being used in each case. The power switch machines operate in approximately 11 seconds, power being supplied by storage batteries. This insures against failures caused by broken power lines. Commercial alternating current is used to keep the batteries fully charged at all times so that operation is not affected by temporary shutting off of the current.



Some of the "Machinery" back of the Control Machine. (Relays)

Operation of the centralized traffic control during the past winter has been highly satisfactory, train movements having been expedited and numerous stops eliminated.

Rationalization

Germany's War Time Organization of Economic Processes Now World-wide in Scope

By W. J. COUGHTRY, Recorder

(Continued from previous issue)

ORGANIZATIONAL rationalization is said to be saving the badly depressed railroad car manufacturing industry from bankruptcy. During and after the war, as a consequence of the surrender of German cars to the Allies, many manufacturing plants were built or enlarged to meet a heavy temporary demand. Production capacity therefore greatly exceeds selling possibilities. In 1913 there were 46 car building plants; by 1924 the number increased to 69; by 1929 the number had been reduced to 31, with arrangements completed for a still further reduction to 21. This rationalization is reported to have been forced by the German Railways Company which conditioned its orders for cars upon reduced production costs and prices.

In the Automobile Industry

THE automobile industry is being similarly rationalized, mainly by reducing the number of corporations and of car types. The fate of the industry is still in doubt. A number of automobile and motor-building companies have recently reorganized and rebuilt their plants. The internal market for cars is limited; foreign competition, especially from the United States, is severe, and the volume of sales is therefore comparatively small. The manufacturers have not yet been able to secure the advantages of large-scale production, and the cars themselves, as judged by American standards, are usually both indifferent in quality and exorbitant in price. This backwardness of the automobile industry has retarded the technical and commercial development of that large section of the machine tool industry which is dependent on the automobile industry for its market. The General Motors Corporation recently acquired control of the largest German automobile factory, and one or two other firms are said to contemplate similar arrangements. If the experiment is successful a general rearrangement and improvement may result from this direct application of American methods.

The struggle for rationalization has made but little impression on agriculture to date. Attempts to induce the framers to co-operate for their mu-

tual benefit encounter continuous difficulties. It has been said that the farmer is usually not a good business man, but he is independent, and suspicious of anyone who tries to teach him better ways. Before the war the large landowners took the lead in promoting agricultural technique, but now most of them are impoverished, and some of the big estates are being broken up. This change, although desirable from certain points of view, has seriously impaired the progressiveness of German agriculture as a whole.

It is usually stated that German rationalization is complete. That is true only in a sense. The comprehensive, costly planned kind of rationalization which was designed in order to overcome post-war disadvantages and to renovate and modernize has come to an end. The great works are today modern and efficient, but rationalization on a smaller scale will inevitably proceed at a slower pace. There will be rationalization in the pre-war sense. Such rationalization merely means normal progress and it is the condition precedent in every country of an up-to-date and efficient industry.

Credit Due to Germany

FOR the spread of rationalization in the world generally Germany deserves the chief credit. It is true that in mechanical efficiency she merely copied the United States. The German example is being copied elsewhere in Europe. Austria has established a board with the same name and functions as the German National Board of Efficiency. The boards of the two countries work together and exchange information and advice.

The economic fruits of rationalization in Germany have been variously reported. Wages have been raised. The number of workmen required for a given production unit has been heavily reduced, yet unemployment, it is said, has not, apart from temporary and seasonal fluctuations, substantially increased. Although Germany by coining an expressive word and by propaganda and advertisement has sought to make the rationalization movement international, its ultimate and complete success will be largely effected by the attitude of its

socialistic party which has declared that "while rationalization can never prove an alternative to nationalization it was prepared to welcome such changes in the organization of industry during the period of private ownership as would lead to improvement in the efficiency of industry, and to the raising of the standard of living of the people."

Studied by English

LONDON press advices state that since the world-wide spread of the business depression of 1930, the Germans have avoided the use of the word *Rationalisierung*, or Rationalization, lest it should call to mind instances of wasted capital, and of idle factories during a long period of uncertainty pending the settlement of the Reparation question. They use instead the word, *Sanierung*, which means a healthy reconstruction of industry on economic and humane lines, which has everywhere the hearty encouragement of all classes of workers.

Rationalization and its effects are being carefully studied in English universities. Quite recently T. E. Gregory, Cassel Professor of Banking in the University of London, devoted his presidential address before the Section of Economic Science and Statistics to the relation between rationalization and unemployment in technological industries.

The London Times reports him as stating that the current use of the terms rationalization and technological employment pointed to a shift in economic discussion from problems of distribution to those of production, and that they had created an unfortunate impression that the economic life of the world was being confronted by "novel, vast and mysterious problems of a kind hitherto unknown."

Some Conclusions

AFTER reviewing the history of the processes of rationalization he emphasized in his summary the following practical conclusions:

1. In the short run rationalization is a factor for unemployment, except that it stimulates demand in the constructional and equipment industries.
2. Market losses through price reductions by rationalized industries in other countries also add to the volume of unemployment, but, in the short run, this unemployment changes in character rather than in volume.
3. Rationalization reduces costs, but, until the lower costs permit industries affected to regain and expand their markets, unemployment will remain.
4. Unemployment resulting from rationali-

zation is a lesser evil than unemployment resulting from relative inefficiency.

5. In the long run, with the lowered costs effected by rationalization accompanied by a desire for a rising standard of life, it is reasonable to suppose that unemployment will decrease.

6. In the absence of definite knowledge of the elasticities of demand for different products, it is impossible to predict in what directions an increased demand for labor will manifest itself.

7. Both American and British experience seem to show that with each increase in technical knowledge available to industry, with its accompanying reduction in production costs, the demand for labor is likely to shrink and become smaller in relation to the population and the output. Thus the occupied population of the future will be less "industrialized," and the growth of trades and occupations outside the "narrow concept of industry" will continue as rationalization proceeds.

8. A grave transfer problem is involved, and the first ameliorative measure must be the mobility of the working population.

9. An obvious relationship exists between the progress of rationalization and the possibilities of a shorter working day and higher earnings from labor.

10. The shorter work-day and higher wages, frequently defended as a direct means for reducing unemployment, unless accompanied by increasing productivity would set up "a new disequilibrium of costs and prices which would inevitably cause a new wave of unemployment until advances in technique and organization had been achieved."

11. Through increasing productive powers it is possible to lower prices to the consumer and pay the same wages for a shorter work-day, or pay a higher wage for the present working day.

12. Growing productivity gives capital a margin for expansion and only through this can unemployment be relieved.

13. Finally, our hopes must rest upon the elasticity and responsiveness of capital which survived the shocks of the war and post-war periods and is learning to turn the arts of production to still better use in the future than it did during the last 150 years.

America's Reaction

IN the United States the subject of unemployment is receiving scientific attention. The Institute of Human Relations, which grew out of a
(Concluded on page 142)

From Our Mail Bag



THOUGH many members of the Delaware and Hudson family have traveled extensively, few perhaps realize that *The Bulletin* is the greatest traveler of all. Twice a month it makes visits to all points along the line as well as to the off-line agencies. In addition, a recent check of the mailing-list brought replies from readers from Maine to California, and from Washington to Florida, thus including nearly every state in the union. From overseas came letters from England, France, Germany, Italy, New Zealand and South Africa. Some of the envelopes and postmarks are reproduced herewith for the benefit of those interested.

The
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CORPORATION
BULLETIN

Office of Publication:
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ALBANY, N. Y.

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Permission is given to reprint, with credit, in part or in full, any article appearing in THE BULLETIN.

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Vol. 11

May 1, 1931

No. 9

Please Sign Them

SEVERAL excellent contributions have been sent in recently by readers of *The Bulletin* who, through modesty or forgetfulness, have failed to sign their names. For obvious reasons *The Bulletin* cannot publish material from unknown sources, no matter how good it may be. The interest shown by such contributors is appreciated and it is hoped that they will continue their efforts, not forgetting to *sign all contributions*.

How Old is Old?

HOW old must you be to be old? There are various answers to that question. Recently a native of Turkey came to New York. It is claimed that he is 156 years old. He stood the hardships of travel in fine shape. He explained that his wife, who is around 70, didn't come because she couldn't stand the trip. If reports are true this man is by far the oldest living person.

A few months ago Thomas Edison personally conducted the reception given to the winner of his scholarship for America's brightest boy.

Goethe, it is said, finished his immortal "Faust" after he had passed the sixtieth milestone.

John D. Rockefeller, past 90, still plays his nine holes of golf daily.

Arthur Brisbane, at 66, continues to earn the highest salary paid to any editorial writer in the world.

Charles M. Schwab, at 68, is still tugging away in the harness of modern business.

A man becomes old when he admits that he has passed the summit of the hill and is slipping down the other side. When he concedes that he is losing his grip; then truly he is becoming old.

Someone has aptly said that youth is not a time of life but rather a state of mind. Nobody grows old by merely living a number of years. People grow old only by deserting ideals. Years wrinkle the skin but lack of enthusiasm wrinkles the soul. Youth only fades when the will fades.

When anyone suggests that the work of the world must be shouldered by the young men of today, just put the statement down as a lot of modern hokum—*The Safe Worker*.

The Boss Does Care

IF you have ever thought that none of the "higher ups" care about you and your career you are greatly mistaken, for they are interested in knowing how well you fill your job and how you fit in the organization.

You were hired because someone thought you would make good. If you fail it is a serious reflection on his ability to select capable employees.

Your supervisor wants efficient workmen who not only can do a job the way it should be done, but are also able to work with and get along with others. Therefore, he is interested in you and your work.

The "Big Boss" cares for you because he pays you money and he wants you to improve so that you can step into a better job when one is open.

To get the right men, to train them, to hold them and give them the opportunity to grow is a problem of vital interest to all employers.

You may not realize it but the boss is very much interested in your health, how you spend your leisure hours, your ambition to get ahead and in the amount of thought and energy you put into your job, for these things are reflected in your work. He wants the satisfaction of knowing that no mistake was made when you were hired.

The boss does care for you. How much do you care for the boss?—*The Luptonite*.

Intelligence

INTELLIGENCE is not something possessed once for all. It is in constant process of forming and its retention requires constant alertness in observing consequences, an open-minded will to learn and courage in readjustment.

—John Dewey.

Veterans Meet in Wilkes-Barre

Special Train Carried Four Hundred Old-Timers to Record-Breaking Spring Meeting

N EARLY four hundred members, their families, and guests, by far the largest group ever to attend a spring meeting of The Delaware and Hudson Veterans' Association, gathered in the Capitol Theatre, Wilkes-Barre, Pa., Sunday afternoon, April 12. Most of the party arrived on the special train, consisting of locomotive 556, three steel coaches, and diner 605, which left Albany at 6:45 A. M., bearing the Capital District contingent. By the time the special started down the Pennsylvania Division, 110 persons were aboard. South of Carbondale there was standing room only in the coaches; a condition which prevailed at the entrance of the diner while all three meals were being served.

After the meeting was officially opened at 12:15 P. M. by President H. N. ATHERTON's request that the assemblage rise and repeat the Lord's Prayer, Committee Chairman N. S. BURNS introduced a group of entertainers which presented a first-class program.

John Walsh, Scranton Tenor, accompanied at the piano by his brother Frank, led the veterans in the singing of *America*, after which the former sang a number of novelty songs. Later in the afternoon Mr. Walsh was again called on, this time to lead in the community singing of several old time favorites.

Edward Cafferty, of Green Ridge, gave his interpretations of the rhythmic sound of a Delaware and Hudson passenger train leaving Scranton, the West Point Drum Corps, and other tap dancing numbers.

GAVIN BURT, introduced as one of our Signal Department men who plays as well as sings, soloed *Memories* and *A Tree*, first singing then playing the numbers on his violin.

The vocal solos and dance numbers of Miss Ruth Hill, daughter of Secretary W. J. HILL, were likewise heartily applauded by the assembled veterans.

The report of the secretary showed that there would be 1454 active members in the association upon the approval of applications of 103 candidates. Of these applicants, 31 were proposed by A. H. RICE, Signal Engineer; General Yard Master J. W. NOLAN of Oneonta sponsored 29 more; and the balance was more or less evenly divided among a number of veterans.

At the request of President ATHERTON opinions were voiced concerning the annual outing of the organization, although the decision rests with the Executive Committee. Past President MARTIN CRIPPEN proposed Cooperstown as an ideal meeting-place.; W. E. BARKER, of Sidney, N. Y., suggested Plattsburg, N. Y.; while N. S. BURNS felt that a second meeting in Binghamton would be more satisfactory to the Pennsylvania Division men.

The chairman informed the veterans that the Joint Memorial Service of the Veterans Associations of the various eastern railroads, at which he will preside, will probably be held in Scranton on Mother's Day, Sunday, May 10. More definite information will be available at a later date, however.

Speaking for the society of eastern veteran officers, MR. CRIPPEN urged all veterans who could do so to attend the meeting of that group to be held in Baltimore, August 24th and 25th. Through the efforts of the Baltimore and Ohio Veterans' Association, a trip through the local grain elevators, a steamer voyage down Chesapeake Bay, a trip via auto to visit the National Capitol at Washington, and a dinner in a Baltimore hotel have been arranged.

A resolution was passed instructing the Secretary to write letters of sympathy to JUDSON FOSTER, the first man to sign a Veterans' Association application blank, who was at home, ill; W. P. THATCHER, of Wilkes-Barre who was seriously injured in an automobile accident recently; and JOHN BRENNAN, who was also gravely ill.

WESLEY R. DUNBAR, Divisional Car Foreman, at Oneonta, and C. E. Correll, President of the Erie Railroad Veterans Association, were made honorary members of the association by a resolution commending their efforts in the behalf of veteranism on their respective railroads.

In a brief talk Superintendent C. A. MORGAN, welcomed the veterans to the Pennsylvania division expressing the hope that they would all have a good time and be sure to come again.

A splendid tribute was paid to President ATHERTON by the spokesman of a party of Ontario and Western Ladies' Auxiliary members who said that she and her companions had come a long way just

(Continued on page 140)

Signing Away Your Financial Independence

FEW things are more precious than the reserve fund we have set aside for old age or emergencies. Systematic saving for these purposes is one of the cardinal principles of happiness, and the reserve which has thus been created—be it in the form of a savings account, investments or insurance—should be scarcely less carefully guarded and cherished than health itself.

The co-signing or endorsing of other peoples' notes is one certain method of jeopardizing this "stake." When it comes to signing notes, it pays to be—that good old-fashioned word—*hard-boiled*.

When we endorse a note for a friend, we should be prepared to pay the note when it falls due in case the friend dies in the meantime or is unable to make payment for any other reason. In other words, a note should not be endorsed unless we are able and willing to give the money to this person with no thought of getting it back should he be unable to reimburse us.

One of America's largest organizations has developed a broad program to encourage a deeper interest in thrift and the systematic management of personal finances among its employees. In its researches this company has come upon a great many actual experiences which illustrate the danger involved in co-signing or endorsing notes. Here are a few typical cases:

A man acted as guarantor for an acquaintance who was in need of \$10,000. He signed notes for this amount and when his friend failed to pay he had to make good. In addition to applying all of his savings over a number of years, he was forced to place a heavy mortgage on his home. He subsequently died and his widow was compelled to pay off the mortgage with the proceeds of his life insurance policies.

A woman signed a note for her brother-in-law to enable him to pay bills he owed. The latter

Being a "good fellow" to a friend in need, to the extent of endorsing his note, is one way of gambling with your future, as well as that of your wife and children. If you are prepared to GIVE AWAY the amount of the note just to prove your love of your neighbor, that is one thing; if you cannot afford to do that, DON'T SIGN. This little story tells what happened to folks who did.

was unable to meet the note when it came due and has steadfastly refused to make good the amount which the woman had to pay the collection agency later.

A man co-signed a note for \$200 for a fellow-employee who was afterwards found to be involved to the extent of several thousand dollars on various accounts. The creditor garnished the co-signer's wages because the friend did not meet his payments. This same man co-signed another note for \$150 for another acquaintance and suffered the same experience, there-

by having his wages garnished by two loan companies. He was purchasing a home at the time on the installment plan and was forced to give up his equity.

The above experiences are object-lessons worthy of serious thought. Endorsing other peoples' notes violates all principles governing thrift and may result in genuine distress both to ourselves and our families.

Veterans Meet in Wilkes-Barre

(Continued from page 139)

to meet the man who was boosting veteranism so effectively on the Delaware and Hudson.

A rising vote of thanks was extended to the management of our company for the operation of special train and dining car facilities from Albany to Wilkes-Barre. The owners of the theatre were similarly thanked for the use of the building. On the return trip, the train left Wilkes-Barre at 4:30 P. M., distributing the enthusiastic "old timers" at their respective cities of residence.

New Lodger—Can I have a private bath?

Landlady—Yes, sir. We have only one bath tub in the house, but everyone here takes his bath privately.

The Hospice of St. Bernard

THE challenge to the right of the monks of the Hospice of the Great St. Bernard to aid afflicted persons caught in the snowy pass in the Alps where their hospice stands that was made when Italian Fascist guards fired on them recently is the first in the ancient history of their institution. The hospice was founded in 926—over a thousand years ago—by St. Bernard de Menthon, and thousands have been saved from death in the drifts by the monks and their dogs.

Originally the hospice was merely a chapel and a dormitory for the monks, but developed roads in the pass have brought new duties for the members of the order and now there are two buildings which are connected by a covered passage. Assisting the monks are seven lay members, known as *marronniers*, and, of course, the famous dogs.

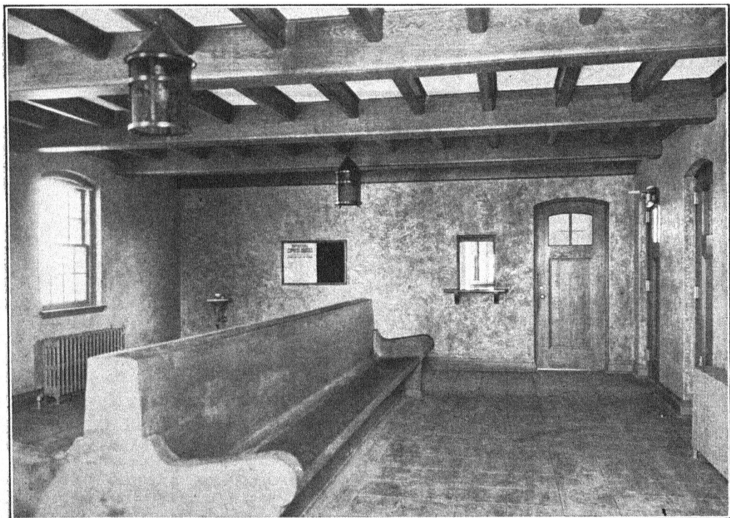
The hospice is situated about seventeen miles

from the Italian border. Today its buildings include a church, a museum, a library, and a hotel. It stands beside a lake 8,120 feet above sea level in the pass that connects the valley of the Rhone with the valley of Dora Balboa and is much traveled. Tourists use it as a stopping place. Its doors are always open, but only for persons unable to get shelter elsewhere. Motorists, as a rule, are not admitted.

The church, built in the seventeenth century, the monastery and a dormitory with rooms for forty-five guests constitute one structure. The other, which is used as an inn, has eighty beds and was built about thirty-two years ago. The monastery is surrounded by an iron grille as a bar against women.

A traveler rings a bell in the porch of the old building, if he desires lodging, and the father

Interior of New Station, Lacolle, P. Q.



almoner appears to let him in. Meals are served at noon and at 6:30 P. M., the father almoner presiding, and through the rest of the day only coffee is available.

Wayfarers are lodged gratuitously, but there is a tacit understanding that those who have money may leave in the alms box in the church a sum equal to what they would have had to pay at any ordinary inn. The box hangs on the first pillar to the left, just inside the door of the church. If the traveler wishes, he may leave the money with father almoner. Even tips are accepted and are added to the general fund.

It has been estimated that in these times the hospice shelters from 20,000 to 30,000 guests every year, yet the income from this source is said to be far less than is needed to support the institution. Gifts from various parts of the world help keep it going.

Visitors to the hospice always display a great interest in the St. Bernard dogs. These patient animals stand three feet high at the shoulders and are admirably suited to the work for which they were bred by the monks. They have reddish-white heavy fur that protects them from the cold and are noted for their remarkable sense of smell which leads them to persons buried out of sight in deep snow.

Plump, sleepy-looking puppies bred in the hospice are sold to visitors nowadays. They make ideal pets, especially for families that have children. At one time they were very much in vogue and were seen almost everywhere, but the fad for the breed has died down. Twice the monks' dogs were almost exterminated, once by an avalanche, another time by pestilence; but enough were saved each time to perpetuate the breed.

After every storm—and there are many in that region—the dogs are released from the hospice to search for wayfarers caught in the snow. Led by their sense of smell, the animals find the victims, dumbly offer the food and drink they carry in tiny containers bound to their collars, and either guide the travelers to the hospice or go back for monks to help.

In the hospice library, on the upper floor, are kept the votive brass tablets offered in tribute centuries ago by worshipping Romans to Jupiter Poeninus in reward for escape from danger. At one time a temple built in honor of Jupiter Poeninus stood upon the spot.

On the hillside is a small botanic garden, carefully tended by the monks.

—Exchange.

Rationalization

(Continued from page 136)

belief that scientific specialization has developed to a dangerous degree, and is designed to provide facilities for drawing together scientists from different fields to undertake investigations co-operatively, is concentrating its efforts upon a study of human problems in industry.

Through an Industrial Committee recently formed at Yale University, the Institute plans a study of the problems of the introduction of labor saving methods and machinery in its human aspects. This basic problem, a factor in most of the serious evils of industry, the Institute believes is a potent cause of unemployment, of obsolescence of workers in middle age, of standardized sterile jobs that provide neither development nor self-expression, of occupational diseases and mental maladjustments, of labor unrest and labor disturbances, and of economic depression.

In the solution of this problem, in which arises important questions, such as fatigue, occupational disease, capacity to learn, emotional effects of fear of loss of job, absorption by the community of workers thrown out of employment and absorption of increased output, the committee plans to explore and map the problem and to study the history of the introduction of labor saving processes in outstanding typical instances. These investigations will be conducted under the guidance of men skilled in engineering and experienced in management, who, it is hoped, will be able to discover fundamental factors behind practical conditions.

This co-ordinated study of the problems at their source, while it will produce few managerial formulas or precise solutions, will bring about a new clarity of understanding and gradually develop an orderly and penetrating total-science method of approach that will enable students of engineering, of management and of social welfare to be better prepared to handle scientifically the human aspects of their work and give to the study and to the management of human nature in industry a well-rounded scientific foundation and technique which will provide a firmer basis for progress; so these gentlemen hope.

(THE END)

A man and his wife were hotly discussing the merits of a book. Finally, the wife said to her husband: "No, John, you can't appreciate it—you never wrote a book yourself."

"No," retorted John, "and I never laid an egg, but I'm a better judge of an omelet than any hen in the state."

Clicks from the Rails

"Monument on Wheels"

For years Dan Healy, famous steward on the *Pioneer Limited's* diner, attended C. M. St. P. & P. patrons in an imitable manner which made him world-famous among travelers. Dan never forgot a face or a name and, as he seated a guest, he invariably bowed and inquired about other members of the patron's family, mentioning each by name. Dan's personality has lived on since his death in 1922, and the officials of the railroad he served for many years recently saw fit to christen its newest and most luxurious diner *Dan Healy*, the ceremony being completed with the breaking of a bottle of soup over the car coupler.

Rigid Track Test

In the course of the West Penn Railways Company's annual track inspection last fall, a member of the party jokingly suggested that a glass of water be placed on the motorman's lunch box with the thought that the liquid would spill when the car traversed rough track. The idea was tried out with the surprising result that, although the glass was filled to within one-quarter inch of the top, only a few drops were spilled at infrequent intervals. While the final ratings were based on many other factors, this test was continued throughout the trip, and its "findings" were found to be remarkably accurate.

Earth Moves

"If you can't bring the railroad to your town, move your town to the railroad," is the policy followed by the town of Earth, Lamb County, Texas. Officials of the community wanted the Texas & Pacific to run its line through Earth. When their efforts failed, the citizens decided to pick up their belongings, including their homes, and move the whole of Earth five miles away to a point on the new railroad.

Trolley Wire Drawbridge

During the construction of an overhead bridge to eliminate the grade crossing of the Santa Fe's track and San Fernando Road, Los Angeles, Calif., it was found that some provision had to be made so that temporary trolley wires would not come in contact with the tops of locomotives and railroad cars. An ingenious employee of the trolley company therefore secured the wires to wooden rails with a "drawbridge" effect for lifting one end to clear trains using the crossing. After the passage of each train, the wires were returned to normal position.

Red Caps Drill

A little military discipline has been added to the routine of the red-capped ushers who assist passengers at Central Station, Chicago. A monthly drill and inspection has been instituted, and the red caps are graded at each inspection, the four ranks ranging from excellent to poor. From sixty to seventy red caps compose the corps on duty at this station.

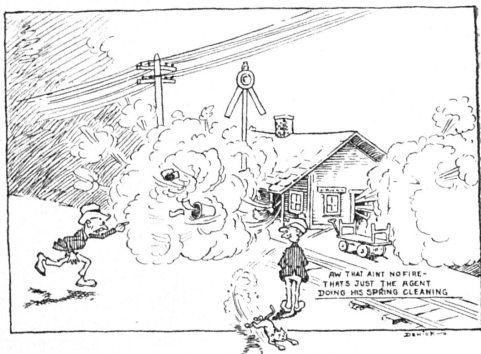
Canine Devotion

"Bob," a dog, is the pet of the Illinois Central's yard at Champaign, Ill. Every day for nearly a year "Bob" had led his blind mother to and from her meals, a custom which terminated with her death. Since that time "Bob" has made it his duty to keep the yard free from hoboes. He is almost infallible in distinguishing railway men from trespassers.

"Through" Locomotive Runs

Joint operation to permit through locomotive runs over the 271 miles separating New Haven, Conn., and Portland, Me., was inaugurated late in January by the Boston and Maine and New Haven Railroads. Within a short time, a similar arrangement will be placed in effect on runs between White River Junction, Vt., and New Haven; and from New Haven to Worcester, Ayer, and Boston. While the crews still operate on their own lines only, one locomotive handles the train for the entire distance between terminals.

Spring House-Cleaning at the Station



— Courtesy Boston and Maine Employees' Magazine

The Seven Mistakes of Man

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"There are seven mistakes of life that many of us make," said a famous writer, and then he gave the following list:

1. The delusion that individual advancement is made by crushing others down.
2. The tendency to worry about things that cannot be changed or corrected.
3. Insisting that a thing is impossible because we ourselves cannot accomplish it.
4. Refusing to set aside trivial preferences, in order that important things may be accomplished.
5. Neglecting development and refinement of the mind by not acquiring the habit of reading.
6. Attempting to compel other persons to believe and live as we do.
7. The failure to establish the habit of saving money.

—Two Bells.